UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF MISSISSIPPI

IN RE: ALTHEIA HUGGINS **CHAPTER 13**

DEBTOR CASE NO. 15-11839 JDW

OBJECTION TO SECURED CLAIM AND OTHER RELIEF

COME NOW, Debtor(s) by and through counsel, and files this objection to the following prepetition secured claim and requests the Court to set the value for the purpose of plan confirmation:

CREDITOR: Vanderbilt Mortgage

P.O. Box 9800

Maryville, TN 37802-4812

Description of Collateral: 2006 16X80 Mobile Home

Amount of Debt: \$37,178.31, the amount alleged to be due.

Treatment: Pay Amount of \$16,500.00 the value of the property, plus interest of 5%, and upon payment of same eliminate any lien.

DEBTOR(S) pray(s) that upon payment of value plus interest, the lien be canceled and any title documents be delivered to Debtor(s).

DATED: June 1, 2015

Respectfully submitted,

/s/Karen B. Schneller KAREN B. SCHNELLER, MSB 6558 ROBERT H. LOMENICK, JR., MSB 104186 NORTH MS BANKRUPTCY GROUP, PLLC 126 NORTH SPRING STREET POST OFFICE BOX 417 HOLLY SPRINGS, MS 38635

662-252-3224/karen.schneller@gmail.com

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IN RE: ALTHEIA HUGGINS CHAPTER 13

DEBTOR CASE NO. 15-11839 JDW

NOTICE OF OBJECTION TO SECURED CLAIM

YOU ARE HEREBY NOTIFIED that a written response to the attached objection to secured claim, etc., must be filed with:

Clerk of Court U.S. Bankruptcy Court Northern District of Mississippi 703 Highway 145 North Aberdeen, MS 39730

and a copy must be served on the undersigned Debtor(s) attorney and the Chapter 13 trustee on or before thirty (30) days from the date of this notice, or the court may enter a Confirmation Order, which shall set the value of each affected secured creditor's lien, and which shall sustain the objection to secured claim, etc., granting the relief requested therein. In the event a written response is filed, the Court will notify you of the date, time and place of the hearing thereon.

DATED: June 1, 2015

CHAPTER 13 STANDING TRUSTEE

Locke D. Barkley Chapter 13 Trustee 6360 I-55 North, Suite 140 Jackson, MS 39211 /s/Karen B. Schneller
KAREN B. SCHNELLER, MSB 6558
ROBERT H. LOMENICK, JR., MSB 104186
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CERTIFICATE OF SERVICE

I, Karen B. Schneller/Robert H. Lomenick, Jr., attorney for debtor(s), do hereby certify that I have this day mailed a true and correct copy by electronic means or United States Mail, postage prepaid, of the above and foregoing Objection to Secured Claim and Other Relief and Notice of Objection to Secured Claim to the creditor(s) named therein at their respective addresses.

DATED: June 1, 2015

<u>/s/Karen B. Schneller</u> ATTORNEY FOR DEBTOR(S)